[&] IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:

09/219267

Customer No.:

22927

Attorney Docket No.:

98-109

Date Filed:

December 23, 1998

Title:

METHOD AND APPARATUS FOR FACILITATING

ELECTRONIC COMMERCE THROUGH PROVIDING

CROSS BENEFITS DURING A TRANSACTION

Applicants:

Walker et al.

Group Art Unit:

3622

Examiner:

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AMENDMENT and RESPONSE

to the Office Action mailed <u>December 14, 2004</u>

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed <u>December 14, 2004</u> (Paper No. / Mail Date <u>20041209</u>), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.